

WHAT IS CLAIMED IS:

1. A personal authentication system for connecting, via a communication line, an authentication server for authenticating a client to identify the client to an authentication terminal
5 for inputting authentication information required for said personal authentication, wherein:

the system has a database for storing at least personal authentication data required for said personal authentication and previously registered, settling account information required
10 to process charges, and data required to receive various services, and

said authentication server has a function of collating said authentication information input from said authentication terminal via said communication terminal, against said personal authentication data stored in said database, a function of
15 processing charges based on said settling account information registered in said database based on a request from said authentication terminal when the client is authenticated during said identification, and a function of providing, registering,
20 and managing personal data registered beforehand in said database based on a request from said authentication terminal when the client is authenticated during said identification and periodically communicating a collation history, a personal data usage history, and a charge process history.

25 2. The personal authentication system according to claim 1, wherein said authentication server includes a function of

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communicating permission for said various services based on a request from said authentication terminal when the client is authenticated during said identification.

3. The personal authentication system according to claim 1,
5 wherein said personal authentication data are at least one of the client's fingerprint, the client's voiceprint, the client's iris pattern, and a preset password.

4. The personal authentication system according to claim 1,
10 wherein the function of communicating said collation history, said personal data usage history, and said charge process history is configured to communicate these information by electronic mail.

5. The personal authentication system according to claim 1,
15 wherein the function of communicating said collation history, said personal data usage history, and said charge process history is configured to show these information on a home page.

6. The personal authentication system according to claim 5, wherein only previously registered clients are allowed to view said home page.

20 7. The personal authentication system according to claim 1, wherein said authentication terminal is installed in a store and is configured to request said authentication server to execute said identification when at least one of a commodity and a service

5 8. The personal authentication system according to claim 1,
wherein said authentication terminal is installed at a ticket
gate of a public transportation facility and is configured to
request said authentication server to execute said
identification when said public transportation facility is
10 utilized and to request said authentication server to pay from
said settling account a price corresponding to a traveling section
for said public transportation facility when the client is
authenticated during said identification.

10. The personal authentication system according to claim 1,
wherein said authentication terminal is installed at a hospital
clerk's window and is configured to request said authentication
server to execute said identification when the client visits

said hospital and to request said authentication server to extract personal information including a medical sheet and various examination data of the client who is authenticated during said identification and pay said hospital medical expenses from said settling account.

11. The personal authentication system according to claim 1, wherein said authentication terminal is installed at a government officer's window for various procedures and is configured to request said authentication server to execute said identification when said procedure is utilized and to request said authentication server to receive an application for said procedure when the client is authenticated during said identification and pay a fee from said settling account.

12. The personal authentication system according to claim 1, wherein said authentication terminal is installed in various service-providing facilities and is configured to request said authentication server to execute said identification when said service-providing facility is utilized and to request said authentication server to permit utilization of said service-providing facility when the client is authenticated during said identification and pay a service charge for the service-providing facility from said settling account.

13. The personal authentication system according to claim 1, wherein said authentication terminal is installed at an entrance or exit of a facility for which entries or exits are limited

and is configured to request said authentication server to execute said identification when said facility is utilized, in order to permit and manage the entry or exit when the client is authenticated during said identification.

5 14. The personal authentication system according to claim 1,
wherein said authentication terminal is installed at a window
where a certificate is issued and a relevant registration is
carried out and is configured to request said authentication
server to execute said identification when said certificate is
10 issued and when the relevant registration is carried out and
to request said authentication server to permit the issuance
of said certificate and the relevant registration when the client
is authenticated during said identification and pay a fee from
said settling account.

15 15. A personal authentication method for a personal
authentication system for connecting, via a communication line,
an authentication server for authenticating a client to identify
the client to an authentication terminal for inputting
authentication information required for said personal
20 authentication, wherein:

the system has a database for storing at least personal
authentication data required for said personal authentication
and previously registered, settling account information required
to process charges, and data required to receive various services,
25 and

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said authentication server has a step of collating said authentication information input from said authentication terminal via said communication terminal, against said personal authentication data stored in said database, a step of processing charges based on said settling account information registered in said database based on a request from said authentication terminal when the client is authenticated during said identification, and a step of providing, registering, and managing personal data registered beforehand in said database based on a request from said authentication terminal when the client is authenticated during said identification and periodically communicating a collation history, a personal data usage history, and a charge process history.

16. The personal authentication method according to claim 15, wherein said authentication server includes a step of communicating permission for said various services based on a request from said authentication terminal when the client is authenticated during said identification.

17. The personal authentication method according to claim 15, wherein said personal authentication data are at least one of the client's fingerprint, the client's voiceprint, the client's iris pattern, and a preset password.

18. The personal authentication method according to claim 15, wherein the step of communicating said collation history, said personal data usage history, and said charge process history

is configured to communicate these information by electronic mail.

19. The personal authentication method according to claim 15,
wherein the step of communicating said collation history, said
5 personal data usage history, and said charge process history
is configured to show these information on a home page.

20. The personal authentication method according to claim 19, wherein only previously registered clients are allowed to view said home page.

21. The personal authentication method according to claim 15, wherein said authentication terminal is installed in a store and is configured to request said authentication server to execute said identification when at least one of a commodity and a service is to be provided and to request said authentication server to pay a consideration for the provided commodity and service from said settling account when the client is authenticated during said identification.

22. The personal authentication method according to claim 15,
wherein said authentication terminal is installed at a ticket
gate of a public transportation facility and is configured to
request said authentication server to execute said
identification when said public transportation facility is
utilized and to request said authentication server to pay from
said settling account a price corresponding to a traveling section

for said public transportation facility when the client is authenticated during said identification.

23. The personal authentication method according to claim 15, wherein the functions of said authentication terminal are added
5 to a public telephone and are configured to request said authentication server to execute said identification when said public telephone is utilized and to request said authentication server to pay a telephone call charge for said public telephone from said settling account when the client is authenticated during
10 said identification.

24. The personal authentication method according to claim 15, wherein said authentication terminal is installed at a hospital clerk's window and is configured to request said authentication server to execute said identification when the client visits
15 said hospital and to request said authentication server to extract personal information including a medical sheet and various examination data of the client who is authenticated during said identification and pay said hospital medical expenses from said settling account.

25. The personal authentication method according to claim 15, wherein said authentication terminal is installed at a government officer's window for various procedures and is configured to request said authentication server to execute said
identification when said procedure is utilized and to request
25 said authentication server to receive an application for said

procedure when the client is authenticated during said identification and pay a fee from said settling account.

26. The personal authentication method according to claim 15, wherein said authentication terminal is installed in various service-providing facilities and is configured to request said authentication server to execute said identification when said service-providing facility is utilized and to request said authentication server to permit utilization of said service-providing facility when the client is authenticated during said identification and pay a service charge for the service-providing facility from said settling account.

27. The personal authentication method according to claim 15, wherein said authentication terminal is installed at an entrance or exit of a facility for which entries or exits are limited and is configured to request said authentication server to execute said identification when said facility is utilized, in order to permit and manage the entry or exit when the client is authenticated during said identification.

28. The personal authentication method according to claim 15, wherein said authentication terminal is installed at a window where a certificate is issued and a relevant registration is carried out and is configured to request said authentication server to execute said identification when said certificate is issued and when the relevant registration is carried out and to request said authentication server to permit the issuance

of said certificate and the relevant registration when the client is authenticated during said identification and pay a fee from said settling account.

29. A personal authentication program for a personal authentication system for connecting, via a communication line, an authentication server for authenticating a client to identify the client to an authentication terminal for inputting authentication information required for said personal authentication, wherein:

the system has a database for storing at least personal authentication data required for said personal authentication and previously registered, settling account information required to process charges, and data required to receive various services, and

said authentication server has a step of collating said authentication information input from said authentication terminal via said communication terminal, against said personal authentication data stored in said database, a step of processing charges based on said settling account information registered in said database based on a request from said authentication terminal when the client is authenticated during said identification, and a step of providing, registering, and managing personal data registered beforehand in said database based on a request from said authentication terminal when the client is authenticated during said identification and periodically communicating a collation history, a personal data usage history, and a charge process history.

30. The personal authentication program according to claim 29,
wherein said authentication server includes a step of
communicating permission for said various services based on a
request from said authentication terminal when the client is
5 authenticated during said identification.

31. The personal authentication program according to claim 29, wherein said personal authentication data are at least one of the client's fingerprint, the client's voiceprint, the client's iris pattern, and a preset password.

10 32. The personal authentication program according to claim 29,
wherein the step of communicating said collation history, said
personal data usage history, and said charge process history
is configured to communicate these information by electronic
mail.

15 33. The personal authentication program according to claim 29,
wherein the step of communicating said collation history, said
personal data usage history, and said charge process history
is configured to show these information on a home page.

34. The personal authentication program according to claim 33,
20 wherein only previously registered clients are allowed to view
said home page.

35. The personal authentication program according to claim 29,
wherein said authentication terminal is installed in a store
and is configured to request said authentication server to execute
said identification when at least one of a commodity and a service
5 is to be provided and to request said authentication server to
pay a consideration for the provided commodity and service from
said settling account when the client is authenticated during
said identification.

36. The personal authentication program according to claim 29,
10 wherein said authentication terminal is installed at a ticket
gate of a public transportation facility and is configured to
request said authentication server to execute said
identification when said public transportation facility is
utilized and to request said authentication server to pay from
15 said settling account a price corresponding to a traveling section
for said public transportation facility when the client is
authenticated during said identification.

37. The personal authentication program according to claim 29,
wherein the functions of said authentication terminal are added
20 to a public telephone and are configured to request said
authentication server to execute said identification when said
public telephone is utilized and to request said authentication
server to pay a telephone call charge for said public telephone
from said settling account when the client is authenticated during
25 said identification.

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